

Information to identify the case:

Debtor 1	<u>Raquel Tantoco</u>	Social Security number or ITIN	xxx-xx-9601
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	18-33521-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Raquel Tantoco

3/1/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Raquel Tantoco
 Debtor

Case No. 18-33521-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 29

Date Rcvd: Mar 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2019.

db
 517895326 +Raquel Tantoco, 373 East Main Street, Apt. 115, Somerville, NJ 08876-3132
 517895328 +Affirm Inc, Affirm Incorporated, P.O. Box 720, San Francisco, CA 94104-0720
 517895328 #+AmeriHome Mortgage, Attn: Bankruptcy, 21215 Burbank Blvd, 4th Floor,
 Woodland Hills, CA 91367-7091
 517895332 +Detommaso Law Group, 58 Mount Bethel Road, Suite 303, Warren, NJ 07059-2655
 517895333 +Fidelity Investments, 82 Devonshire Street, Boston, MA 02109-3614
 517895334 +KML Law Group, PC, 216 Haddon Ave., Suite 406, Westmont, NJ 08108-2812
 517895339 +Main Associates, 199 Baldwin Road, Parsippany, NJ 07054-2043
 517895336 +Mark Tantoco, 14 2nd Avenue, Raritan, NJ 08869-1806
 517895337 +Nadine Maleski, LLC, 169 Main Street, Flemington, NJ 08822-1607
 517895339 +Reynan Tantoco, 1020 Arnold Ave, Raritan, NJ 08869-1602
 517895340 +Speech and Hearing Associates, 784 Chimney Rock Rd., Suite E, Martinsville, NJ 08836-2272
 517895341 +Sterling Jewelers, Inc., Attn: Bankruptcy, P.O. Box 1799, Akron, OH 44309-1799
 517895345 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, P.O. Box 8053,
 Mason, OH 45040-8053
 517895346 +Wells Fargo/Bob's Discount Furniture, Attn: Bankruptcy, P.O. Box 10438,
 Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 02 2019 00:32:06 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 02 2019 00:32:02 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517961974 EDI: PHINAMERI.COM Mar 02 2019 05:08:00 AmeriCredit Financial Services, Inc.,
 dba GM Financial, P O Box 183853, Arlington, TX 76096
 517896777 +EDI: CINGMIDLAND.COM Mar 02 2019 05:08:00 AT&T Mobility, 17000 Cantrell Road,
 Little Rock, AR 72223-4266
 517895327 +EDI: PHINAMERI.COM Mar 02 2019 05:08:00 AmeriCredit/GM Financial, Attn: Bankruptcy,
 P.O. Box 183853, Arlington, TX 76096-3853
 517895329 +EDI: TSYS2.COM Mar 02 2019 05:08:00 Barclays Bank Delaware, Attn: Correspondence,
 P.O. Box 8801, Wilmington, DE 19899-8801
 517895330 +EDI: CAPITALONE.COM Mar 02 2019 05:08:00 Capital One, Attn: Bankruptcy, P.O. Box 30285,
 Salt Lake City, UT 84130-0285
 517895331 +EDI: WFNNB.COM Mar 02 2019 05:08:00 Comenitybank/Ann Taylor, Attn: Bankruptcy Dept,
 P.O. Box 182125, Columbus, OH 43218-2125
 517895335 +EDI: CBSKOHLS.COM Mar 02 2019 05:08:00 Kohls/Capital One, Kohls Credit, P.O. Box 3120,
 Milwaukee, WI 53201-3120
 517895335 +E-mail/Text: bncnotices@becket-lee.com Mar 02 2019 00:31:26 Kohls/Capital One,
 Kohls Credit, P.O. Box 3120, Milwaukee, WI 53201-3120
 517895338 +EDI: AGFINANCE.COM Mar 02 2019 05:08:00 OneMain Financial, Attn: Bankruptcy,
 P.O. Box 3251, Evansville, IN 47731-3251
 517897579 +EDI: RMSC.COM Mar 02 2019 05:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517895342 +EDI: RMSC.COM Mar 02 2019 05:08:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,
 P.O. Box 965060, Orlando, FL 32896-5060
 517895343 +EDI: RMSC.COM Mar 02 2019 05:08:00 Synchrony Bank/Old Navy, Attn: Bankruptcy Dept,
 P.O. Box 965060, Orlando, FL 32896-5060
 517895344 +EDI: RMSC.COM Mar 02 2019 05:08:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,
 P.O. Box 965060, Orlando, FL 32896-5060
 517895347 +EDI: WFFC.COM Mar 02 2019 05:08:00 Wells Fargo/Flooring Solution, Attn: Bankruptcy,
 P.O. Box 14517, Des Moines, IA 50306-3517

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 29

Date Rcvd: Mar 01, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2019 at the address(es) listed below:

Andy Winchell on behalf of Debtor Raquel Tantoco andy@winchlaw.com,
awinchellecf@gmail.com;katharine@winchlaw.com
Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com,
maraujo@atkinsondebartolo.org
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com,maraujo@atkinsondebartolo.org
Rebecca Ann Solarz on behalf of Creditor AmeriHome Mortgage Company, LLC
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5